ABSTRAK

SRI RIZKINA CIBRO, NPM : 71220313042, Pengaruh Kompetensi Wirausaha, Digitalisasi Akuntansi, dan Implementasi *Payment Gateway* Terhadap Peningkatan Kinerja UMKM i Kecamatan Silima Pungga Pungga Kabupaten Dairi, Dibimbing Oleh: Heny Triastuti Kurnia Ningsih., S.E., M.Si sebagai Pembimbing I, dan Farida Khairani Lubis., S.E., M.Si sebagai Pembimbing II, Skripsi : 2026.

Penelitian ini bertujuan untuk menganalisis pengaruh kompetensi wirausaha, digitalisasi akuntansi, dan penggunaan payment gateway terhadap peningkatan kinerja Usaha Mikro, Kecil, dan Menengah (UMKM). Latar belakang penelitian ini didasarkan pada pentingnya kemampuan pelaku usaha dalam mengelola usaha secara efektif di era digital, khususnya melalui pemanfaatan teknologi akuntansi dan sistem pembayaran elektronik guna meningkatkan daya saing dan kinerja usaha. Metode penelitian yang digunakan adalah pendekatan kuantitatif dengan teknik pengumpulan data melalui penyebaran kuesioner kepada pelaku UMKM. Teknik analisis data yang digunakan meliputi uji validitas, uji reliabilitas, uji asumsi klasik, serta analisis regresi linear berganda untuk menguji hipotesis penelitian. Hasil penelitian menunjukkan bahwa kompetensi wirausaha berpengaruh signifikan terhadap peningkatan kinerja UMKM, digitalisasi akuntansi berpengaruh signifikan terhadap peningkatan kinerja UMKM, *payment gateway* berpengaruh signifikan terhadap peningkatan kinerja UMKM dan kompetensi wirausaha, digitalisasi akuntansi dan *payment gateway* berpengaruh signifikan secara simultan terhadap peningkatan kinerja UMKM di Kecamatan Silima Pungga Pungga.

Kata Kunci: Kompetensi Wirausaha, Digitalisasi Akuntansi, *Payment Gateway,* UMKM.

ABSTRACT

SRI RIZKINA CIBRO, NPM : 71220313042, The Influence of Entrepreneurial Competence, Accounting Digitalization, and Payment Gateway Implementation on Improving the Performance of MSMEs in Silima Pungga Pungga District, Dairi Regency, Supervised by: Heny Triastuti Kurnia Ningsih., S.E., M.Si as Supervisor I, and Farida Khairani Lubis., S.E., M.Si as Supervisor II, Thesis : 2026.

This study aims to analyze the influence of entrepreneurial competence, accounting digitalization, and payment gateway use on improving the performance of Micro, Small, and Medium Enterprises (MSMEs). The background of this research is based on the importance of entrepreneurs' abilities to manage their businesses effectively in the digital era, particularly through the utilization of accounting technology and electronic payment systems to improve competitiveness and business performance. The research method used is a quantitative approach with data collection techniques through the distribution of questionnaires to MSMEs. Data analysis techniques used include validity testing, reliability testing, classical assumption testing, and multiple linear regression analysis to test the research hypotheses. The results of the study show that entrepreneurial competence with a calculated t value of 2.364> table value of 1.668 and a sig value of 0.021 <0.05 means that entrepreneurial competence has a significant effect on the performance of MSMEs, a calculated t value of 3.836> t table value of 1.668 and a sig value of 0.000 <0.05 means that accounting digitalization has a significant effect on the performance of MSMEs, a calculated t value of 2.155> t table value of 1.668 and a sig value of 0.035 <0.05 means that payment gateways have a significant effect on the performance of MSMEs and the results of the F table value (8.010> 2.74) with a probability value of 0.000 because the probability value is smaller than 0.05 means that entrepreneurial competence, accounting digitalization and payment gateways have a significant effect simultaneously on the performance of MSMEs in Silima Pungga Pungga District. The implications of this research indicate that improving entrepreneurial competency and utilizing digital technology, both in accounting and payment systems, are important factors that MSMEs need to consider to sustainably improve business performance.

Keywords: Entrepreneurial Competency, Accounting Digitalization, Payment Gateway, MSMEs.